

Service Fees and Charges for All Accounts

Service	Regular Fees*	Citigold Account Package Fees
Abandoned Property Transfer ¹	\$20.00	\$20.00
Bond Coupon Redemption (per series)	\$10.00	WAIVED
Checkbook Orders	Varies	WAIVED ²
Checking Account Closing (within 90 days of opening)	\$25.00	\$25.00
Citibank ³ Global Transfer Service ⁴	Varies	Varies
Clerical Research (per hour, one-hour minimum)	\$25.00	\$25.00
Collection of Checks Drawn on Foreign Bank ⁵	\$30.00	\$30.00
Collection of Notes and Sight Drafts on Domestic Bank	\$25.00	\$25.00
Consular/Verification Letter	\$25.00	WAIVED
Copy of Cancelled Checks ⁶	\$5.00	WAIVED
Counter Checks	\$5.00	WAIVED
Deposited Check Returned Unpaid	\$10.00	WAIVED
Domestic Bank Collections ⁷	\$25.00	\$25.00
Foreign Currency Exchange:		
• \$1,000 and over	No Charge	No Charge
• Under \$1,000	\$5.00	WAIVED
Interim Statement	\$5.00	WAIVED
Legal Process Compliance (levies, attachments, etc.) per defendant	\$125.00	\$125.00
Miscellaneous Copies (IRS Forms 1099, Deposit Ticket, etc.)	\$5.00	WAIVED
Money Order for Customers	\$5.00	WAIVED
Official Check	\$10.00	WAIVED
Overdraft Protection Transfer Fee	\$10.00	WAIVED
Overdraft Fee (for example, Check/Item Returned/Paid Against Insufficient/Unavailable Funds. An insufficient funds item may be created by check, in-person withdrawal, or transfer, draft, ACH transaction or other electronic means.) ⁸	\$34.00	\$34.00
Quicken (Per Monthly Statement Period)	\$9.95	WAIVED ⁴
Safe Deposit Box Annual Rental	Varies	See below ⁹
Staff Assisted Bill Payments (Per Monthly Statement Period)	\$4.95	WAIVED
Statement Copy (previous month)	\$5.00	WAIVED
Stop Payment Request	\$30.00	WAIVED
Travelers Checks	1.5%	WAIVED
Wire Transfer:		
• Incoming Domestic and International	\$10.00	WAIVED
• Outgoing Online Domestic	\$18.75	\$12.50**
• Outgoing Domestic	\$25.00	\$25.00
• Outgoing Online International	\$30.00	\$20.00**
• Outgoing International	\$40.00	\$40.00
• Outgoing International Remittance Wire ¹⁰	Varies	Varies
Fees and Charges related to specific account types specified elsewhere are incorporated herein	As specified elsewhere	As specified elsewhere
Fees and Charges related to specific transactions or activities specified elsewhere are incorporated herein	As specified elsewhere	As specified elsewhere

Notes to "Service Fees and Charges for All Accounts"

- * Regular fees apply to accounts that are not Citigold⁶ Accounts.
- ** This fee will be waived for Citigold⁸ Account Packages that had a combined balance of \$500,000 or more for the monthly period that was two (2) calendar months before the date of the transaction.
- † Overdraft fee will not be assessed more than four (4) times per day. An overdraft fee may also be charged whenever a service fee or charge is deducted from your account and either causes your account to be overdrawn or increases the amount by which your account is overdrawn. For more information, please refer to the "Insufficient Account Balances" section of the Client Manual - Consumer Accounts.
- 1 Applies to accounts domiciled in New York.
- 2 Fee for standard Citigold⁴ design checkbook is waived. A fee will be charged for non-standard design checkbook order. Fee for non-standard design checkbook order will be waived provided your Citigold⁸ Account Package had a combined average balance of \$500,000 or more for the monthly period that was two (2) calendar months before the date of the transaction.
- 3 Fees for using the Citibank⁸ Global Transfer Service, available at Citibank branches, Citibank ATMs and through Citibank⁸ Online, are listed in the "Electronic Banking" section of the Client Manual - Consumer Accounts under "Types of Transfers; Limitations".
- 4 Additional fees may apply as a result of fees charged for collection of the item by other institutions.
- 5 If you do not receive check images with your statement, you are permitted two (2) free copies of cancelled checks per monthly statement period, then \$5.00 per check thereafter.
- 6 Monthly fee of \$9.95 will be waived for any statement cycle provided you maintain a combined average balance of \$100,000 and above (or \$250,000 and above with the inclusion of your Citibank first mortgage balance). Fee will be assessed if combined average balance requirement is not met.
- 7 One safe deposit box annual fee waiver of \$125 or less per Citigold⁸ Account Package. Safe deposit boxes valued in excess of \$125 will be discounted by 50% (Fifty Percent). Safe deposit box discounts are subject to availability in the Citibank branches.
- 8 For Ecuador and the Dominican Republic, \$5.00 for Account to Account transfers and \$8.00 for Cash Pick-ups.

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Marketplace Addendum

California & Nevada

Effective July 1, 2010

This Marketplace Addendum supplements and incorporates all of the terms and conditions contained in the Citibank Client Manual – Consumer Accounts, including, but not limited to, the definitions. It also contains additional information about deposit products and services available in your marketplace, including:

Checking and Savings Accounts

Interest Accruals and Computation

Balance Requirements

Early Withdrawal Penalties

Overdraft Protection

Funds Availability

Fees and Charges

...and other important information



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Contents

General Information	1
Information About Account Packages	2
Basic Banking Package.....	2
Citibank® EZ Checking Package	4
Citibank® Student Account Package	6
The Citibank® Account Package	7
The Citigold® Account Package	10
Access Account Package	14
Citibank Everything Counts® Package	15
Information About Specific Accounts	18
Regular Checking.....	18
Interest Checking	19
Citigold® Interest Checking.....	20
Day-to-Day Savings.....	22
Citibank® Money Market Plus Account.....	23
Citibank® Premier Money Market Account.....	25
Citibank® Savings Plus Account.....	29
Citibank Market Rate Account.....	31
Citibank Market Rate Plus Account	31
Certificates of Deposit	33
Investment Account Linking	36
Household Linking of Account Packages	37
Overdraft Protection	38
Checking Plus® (variable rate).....	38
Safety Check	38
Overdraft Protection Transfer Fee	39
Funds Availability at Citibank	40
Service Fees and Charges for All Accounts	44

General Information

Choose an Account Package Right for You

At Citibank, we're committed to giving our customers superior service and value by providing you with solutions designed to meet your individual needs. You can achieve your financial goals and simplify the way you manage your money with our various offerings of account packages. The banking and financial services you need today – and tomorrow – are available to you at any time.

Now, you can keep track of your finances in one place and receive the personalized service and recognition you deserve. This is possible because Citibank account packages can provide you with more rewards when you bank with Citibank and certain of its affiliates. By bringing together your deposits, loans, credit cards, and investments through Citigroup Global Markets Inc. ("CGMI")*, you can reduce or even eliminate service fees on some account packages. In some cases you may be able to earn better rates on your deposits and gain easier access to your accounts – you may even be able to see certain of your accounts summarized on one statement.

* Investment products and services are provided through Citigroup Global Markets Inc., member SIPC. Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc.

SECURITIES:

- NOT FDIC INSURED
- NO BANK GUARANTEE
- MAY LOSE VALUE

There are several ways to bring your accounts together and each package is tailored with specialized pricing to make the most of your resources. Based on your account balances and monthly transaction activity, one of these packages can provide the right solutions for your particular needs:

- Basic Banking
- Citibank® EZ Checking
- Citibank® Student Account
- The Citibank® Account
- The Citigold® Account

Terms and conditions of accounts, programs, products and services are subject to change.

Information About Account Packages

Basic Banking Package

Package Features

The Basic Banking Package is designed for people who want a simple, low fee bank account. The Basic Banking Package can only contain one Basic Checking or Basic Savings account. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can be linked to the checking account. No other products are allowed in the package.

Minimum Opening Deposit

There is no minimum deposit required to open a Basic Checking account in a Basic Banking Package. There is a \$100 minimum deposit required to open a Basic Savings account in a Basic Banking Package.

When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of "Business Day") will be credited to your account that day. However, there may be a delay before these funds are available for your use.

See the "Funds Availability at Citibank" section of this Marketplace Addendum for more information.

Household Linking

Balances from accounts in a Basic Banking Package can contribute to the combined product level balances of a household that has another Citibank account package to avoid monthly maintenance fees, except for the Access Account or other Basic Banking Packages. If a Basic Banking Package is linked to a Citibank® Account Package that meets the requirements for eliminating monthly maintenance and non-Citibank ATM fees – or if there is a Citigold® Account Package that is part of the linked household regardless of the balance – there will be no monthly maintenance fee, non-Citibank ATM fee or per check fee (if applicable) for the Basic Banking Package. For additional information about household linking, please see the section of this Marketplace Addendum titled "Household Linking of Account Packages".

BASIC CHECKING

Basic Checking is a regular (non-interest bearing) checking account. The following fees and charges apply to this account package when the fees are not otherwise waived:

Monthly Maintenance Fee	Non-Citibank ATM Fee*	Checking Account Per Check Fee
\$3.50	\$1.50 per withdrawal	\$0.50 each after the first 8 checks per statement period

* Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-ELEVEN® stores, Murphy Oil USA®, MoneyPass® and Publix® supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-ELEVEN® is a registered trademark of 7-Eleven, Inc.

* Fees charged to you by other institutions for transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Special Circumstances

If a Basic Checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. You can view and print copies of checks presented within the past 12 months on www.CitibankOnline.com. If you need a copy of a cancelled check you may request a photocopy by calling CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch. Please refer to "Service Fees and Charges for All Accounts" in this Addendum for applicable fees.

BASIC SAVINGS

Basic Savings is a Day-to-Day Savings account. The following fees and charges apply to this account package when they are not otherwise waived:

Average Monthly Savings Balance*	Monthly Maintenance Fee	Non-Citibank ATM Fee**
\$0 - \$499.99	\$6.50	\$1.50 per withdrawal after the first two withdrawals
\$500 - \$9,999.99	None	\$1.50 per withdrawal after the first two withdrawals
\$10,000+	None	None

* The calendar month prior to the end of the monthly statement period will be used to determine fees and will appear as a charge on the statement you receive for the next monthly period.

+ Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-ELEVEN® stores, Murphy Oil USA®, MoneyPass® and Publix® supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-ELEVEN® is a registered trademark of 7-Eleven, Inc.

** Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Fees

Monthly maintenance and non-Citibank ATM fees, when owed, will be deducted from your checking account and will appear on your next monthly statement. If you do not have a checking account, these fees will be deducted from your Basic Savings account. The monthly maintenance, Non-Citibank ATM, staff assisted bill payment and per check fees (if applicable) will be waived for a Basic Banking Package if our records show that the first-listed account owner is age 62 or more.

Citibank® EZ Checking Package

Package Features

The Citibank® EZ Checking Package is ideal for customers looking for a deposit account package. Balances from all eligible linked deposit accounts will count toward meeting average monthly balance requirements. The Citibank® EZ Checking Package consists of at least one of these component accounts: Regular Checking, Day-to-Day Savings, money market, or certificate of deposit. Only one checking account can be included in any Citibank® EZ Checking Package. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can be linked to the checking account. For additional information about the various accounts in this package, please see the sections of this Marketplace Addendum titled "Information About Specific Accounts".

Minimum Opening Deposit

There is a \$100 minimum deposit required to open a Regular Checking account in a Citibank® EZ Checking Package. Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all other accounts that may be included in this account package.

When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of "Business Day") will be credited to your account that day. However, there may be a delay before these funds are available for your use. See the "Funds Availability at Citibank" section of this Marketplace Addendum for more information.

COMBINED AVERAGE BALANCES FOR FEES AND CHARGES

Linked Accounts

The combined average monthly balances in the linked accounts within your Citibank® EZ Checking Package for the calendar month prior to the last Business Day of your monthly statement period will be used to determine whether or not you will be charged monthly maintenance fees for the statement period. Fees will appear as a charge on your next statement. With a minimum combined average balance in your Citibank® EZ Checking Package, your monthly maintenance fees will be waived. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can be linked to the checking account in your Citibank® EZ Checking Package.

Balances in the linked accounts listed below will be included to determine your combined average balance.

Deposits
Regular Checking
Day-to-Day Savings
Money Market Accounts
Certificates of Deposit
Market Rate Account
Market Rate Plus Account

Combined Average Monthly Balance Range*	Monthly Maintenance Fee	Non-Citibank ATM Fee**	Per Check Fee
\$0 - \$1,499.99	\$9.50***	\$1.50 per withdrawal	None
\$1,500+	None	\$1.50 per withdrawal	None

* Average monthly balance or combined average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-ELEVEN® stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-ELEVEN® is a registered trademark of 7-Eleven, Inc.

** Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

***If your account is charged a monthly maintenance fee, you can receive a \$1.00 rebate off that fee if during the statement period there is an automatic deduction by a third party that you have authorized.

Household Linking

If you have linked your Citibank® EZ Checking Package within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citibank® EZ Checking Package) to determine the combined average monthly balance range ("combined household balance") for purposes of determining your Citibank® EZ Checking Package monthly maintenance fee. For the calendar months where the combined household balance equals or exceeds the Citibank® EZ Checking Package requirement for eliminating monthly maintenance fees, you will not be charged a monthly maintenance fee for your Citibank® EZ Checking Package in your next monthly statement. For additional information about household linking, please see the section of this Marketplace Addendum titled "Household Linking of Account Packages".

Fees

Monthly maintenance fees and non-Citibank ATM fees, when owed, will be deducted from your Regular Checking account and will appear on your next monthly statement. If you do not have a Regular Checking account, these fees will be deducted from accounts in the order displayed below, depending on the combination of linked components you have in your Citibank® EZ Checking Package:

- Money market account (generally, in the order of first money market account opened); or
- Day-to-Day Savings account (generally, if no money market account, in the order of first opened Day-to-Day Savings account).

Special Circumstances

If a Regular Checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. You can view and print copies of checks presented within the past 12 months on www.CitibankOnline.com. If you need a copy of a cancelled check you may request a photocopy by calling CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch. Please refer to "Service Fees and Charges for All Accounts" in this Addendum for applicable fees.

Rate Calculations for Money Market Accounts

The interest that you earn on your money market account that is linked within a Citibank® EZ Checking Package will be paid at the lowest tiered rate established for the money market account, regardless of the balance in your money market account, except for the Citibank® Money Market Plus Account.

Citibank® Student Account Package

Package Features

The Citibank® Student Account Package is designed for students enrolled in an accredited undergraduate or graduate degree granting institution. The Citibank® Student Account Package consists of at least one of these component accounts: Regular Checking, Day-to-Day Savings, money market, or certificate of deposit. There is no monthly maintenance fee, non-Citibank ATM fee or per check fee as long as the student is enrolled in an eligible accredited institution. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can be linked to the checking account. For additional information about the various accounts in this package, please see the sections of this Marketplace Addendum titled "Information About Specific Accounts".

After the earlier of the expected date of the student's graduation which you will provide to us at account opening or the date when the student is no longer enrolled in an eligible undergraduate or graduate degree granting institution, this package will be converted to a different Citibank banking package and your accounts will be subject to the terms and conditions then in effect for that package. We will contact you prior to account conversion and send you complete information about the banking package to which your account will be converted.

Minimum Opening Deposit

There is a \$100 minimum deposit required to open a Regular Checking account in the Citibank® Student Account Package. Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all other accounts that may be included in this account package.

When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of "Business Day") will be credited to your account that day. However, there may be a delay before these funds are available for your use.

See the "Funds Availability at Citibank" section of this Marketplace Addendum for more information.

Household Linking

Balances from accounts in a Citibank® Student Account Package can contribute to the combined balances of a household that has another Citibank account package to avoid monthly maintenance fees, except for a Basic Banking Package or an Access Account Package. For additional information about household linking, please see the section of this Marketplace Addendum titled "Household Linking of Account Packages".

Citibank® Student Account Package Fees

Monthly Maintenance Fee	Non-Citibank ATM Fee*	Per Check Fee
None	None	None

* Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts **fee-free** at ATMs at participating 7-ELEVEN® stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-ELEVEN® is a registered trademark of 7-Eleven, Inc.

* Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Special Circumstances

If a Regular Checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. You can view and print copies of checks presented within the past 12 months on www.CitibankOnline.com. If you need a copy of a cancelled check you may request a photocopy by calling CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch. Please refer to "Service Fees and Charges for All Accounts" in this Addendum for applicable fees.

The Citibank® Account Package

Package Features

The Citibank® Account Package is a full service banking package which links all your eligible accounts together for ultimate control and simplicity. The Citibank® Account Package consists of at least one of these component accounts: Regular Checking or Interest Checking, Day-to-Day Savings, money market, or certificate of deposit. Only one checking account can be included in any Citibank® Account Package. The Citibank® Account Package includes unlimited check writing and ATM transactions with no non-Citibank ATM fee when you meet minimum balance requirements. For additional information about the various accounts in this package, please see the sections of this Marketplace Addendum titled "Information About Specific Accounts".

Minimum Opening Deposit

There is a \$100 minimum deposit required to open a Regular Checking or Interest Checking account in a Citibank® Account Package. Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all other accounts that may be included in this account package.

When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of "Business Day") will be credited to your account that day. However, there may be a delay before these funds are available for your use.

See the "Funds Availability at Citibank" section of this Marketplace Addendum for more information.

COMBINED AVERAGE BALANCES FOR FEES AND CHARGES

Linked Accounts

The combined average monthly balances in the linked accounts within your Citibank® Account Package for the calendar month prior to the last Business Day of your monthly statement period will be used to determine whether or not you will be charged monthly maintenance fees, non-Citibank ATM fees, or per check fees for the statement period. Any fees will appear as a charge on your next monthly statement. With a minimum combined average balance in your Citibank® Account Package, your monthly maintenance fees, non-Citibank ATM fees, and per check fees will be waived. It's easy to maintain the minimum combined average monthly balance needed for fee waivers, because all your eligible Citibank linked accounts, including deposits, loans, and credit card balances, as well as investments through Citigroup Global Markets Inc.* can contribute towards meeting your minimum combined average monthly balance. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can also be linked to the Citibank® Account Package.

* Investment products and services are provided through Citigroup Global Markets Inc., member SIPC. Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc.

- SECURITIES:**
- NOT FDIC INSURED
- NO BANK GUARANTEE
- MAY LOSE VALUE

Balances in the linked accounts listed below will be included to determine your combined balance range.

Deposits	Retirement Accounts	Loans and Lines of Credit	Investments	Credit Cards*
Checking (Non-Interest Regular Checking or Interest Checking)	IRAs and Roth IRAs, CGMI IRAs and Roth IRAs, and Keoghs (except Keogh plans with participants other than the account owner and spouse, or partners and their spouses)	Personal Loan Home Equity Line of Credit Home Equity Loan Checking Plus® Checking Plus® (variable rate) Ready Credit® Preferred Line Preferred Loan Mortgage	Investments held in your Linked CGMI Accounts, margin loans provided by CGMI and annuity** positions shown on Linked CGMI Account statements	Citi® branded credit cards
Day-to-Day Savings				
Money Market Accounts				
Certificates of Deposit				
Market Rate Account				
Market Rate Plus Account				

* Citibank MasterCard and Visa credit cards are issued by Citibank (South Dakota), N.A.

** Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

Linked Loans and Lines of Credit Balances

When considering loan and line of credit balances for combined balance calculations, the outstanding principal balance will be recognized – not the amount of the original loan or the total approved credit line. With your Citibank MasterCard and Visa

credit cards, your combined balance will include any current purchases and cash advances as well as any unpaid previous balances. Your combined balances do not include: balances in delinquent accounts; balances that exceed your approved credit limit for any line of credit or credit card; or outstanding balances in any line of credit or credit card account that is no longer open.

The following combined average monthly balance ranges have been established for the Citibank® Account Package.

Combined Average Monthly Balance Range*	Monthly Maintenance Fee	Non-Citibank ATM Fee**	Checking Account Per Check Fee
\$0 - \$5,999.99	\$12.50*** for Regular (Non-Interest) Checking or money market accounts or savings: \$15.00*** for Interest Checking	\$1.50 per withdrawal	\$0.50
\$6,000+	None	None	None

* Combined average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts *fee-free* at ATMs at participating 7-ELEVEN® stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-ELEVEN® is a registered trademark of 7-Eleven, Inc.

** Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

***If your account is charged a monthly maintenance fee, you can receive a rebate of up to \$3.00 off that fee by earning \$1.00 for each category of account transactions during the statement period:

- Direct Deposit
- Two (2) or more electronic bill payments you have made with CitiPhone Banking® (automated), Citi Mobile™ or Citibank® Online
- An automatic deduction initiated by a third party that you have authorized.

NOTE: The Citibank® Accounts opened prior to 5/1/00 are subject to a separate pricing schedule. Please refer to the agreement you received at your account opening, as may have been amended, for details.

Household Linking

If you have linked your Citibank® Account Package within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citibank® Account Package) to determine the combined average monthly balance range ("combined household balance") for purposes of determining your Citibank® Account Package monthly maintenance fee. For the calendar months where the combined household balance equals or exceeds the Citibank® Account Package requirement for eliminating monthly maintenance fees, you will not be charged a monthly maintenance fee for your Citibank® Account Package in your next monthly statement. For additional information about household linking, please see the section of this Marketplace Addendum titled "Household Linking of Account Packages".

Fees

Monthly maintenance fees, non-Citibank ATM fees, and per check fees when owed, will be deducted from your checking account and will appear on your next monthly statement. If you do not have a checking account, these fees will be deducted from accounts in the order displayed below, depending on the combination of linked components you have in your Citibank® Account Package:

- Money market account (generally, in the order of first money market account opened); or
- Day-to-Day Savings account (generally, if no money market account, in the order of first opened Day-to-Day Savings account).

Special Circumstances

If a checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. Check images can be included upon request. You must speak to a Customer Service Representative in order to sign up for this service. You can view and print copies of checks presented within the past 12 months on www.CitibankOnline.com. If you need a copy of a cancelled check you may request a photocopy by calling CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch. Please refer to "Service Fees and Charges for All Accounts" in this Addendum for applicable fees.

The Citigold® Account Package

Package Features

Citigold is our premium account package. The Citigold® Account Package allows you to combine your banking, credit, insurance, and investment information in one place. The Citigold® Account Package gives you access to:

- A dedicated team of professionals to help you plan and reach your financial goals;
- Financial planning tools, educational seminars and other resources to help broaden your financial knowledge;
- A wide range of investment products and services from Citigroup Global Markets Inc.*;
- Risk management and estate planning through long term care and life insurance*;
- Exclusive benefits, features and services including preferred pricing and fees on various bank and credit products that we offer.

* Investment products and services are provided through Citigroup Global Markets Inc., member SIPC. Insurance products are offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746). Citigroup Global Markets Inc., CLA and Citibank are affiliated companies. Each company is responsible for its own obligations.

SECURITIES AND INSURANCE PRODUCTS:

- NOT A BANK DEPOSIT
- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NO BANK GUARANTEE
- MAY LOSE VALUE

The Citigold® Account Package must contain a Regular Checking or Citigold Interest Checking account. Only one checking account can be included in any Citigold® Account Package. It may also include Day-to-Day Savings, money market, or certificates of deposit. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can be linked to the checking account. For additional information about the various accounts in this package, please see the sections of this Marketplace Addendum titled "Information About Specific Accounts".

Minimum Opening Deposit

There is a \$500 minimum deposit required to open a checking account in a Citigold® Account Package. Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all other accounts that may be included in this account package.

When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of "Business Day") will be credited to your account that day. However, there may be a delay before these funds are available for your use. See the "Funds Availability at Citibank" section of this Marketplace Addendum for more information.

COMBINED AVERAGE BALANCES FOR FEES AND CHARGES

Linked Accounts

The combined average balances in the linked accounts within your Citigold® Account Package for the calendar month prior to the last Business Day of your monthly statement period will be used to determine your combined average balance. Your combined balance range during this period will be used to determine whether or not you will be charged a monthly maintenance fee for the statement period.

Balances in the linked accounts listed below will be included to determine your combined balance range.

Deposits	Retirement Accounts	Loans and Lines of Credit	Investments	Credit Cards*
Checking (Non-Interest)	IRAs and Roth IRAs, CGMI IRAs and Roth IRAs,	Personal Loan	Investments held in your Linked CGMI Accounts, margin loans provided by CGMI	Citi® branded credit cards
Regular Checking or Citigold Interest Checking)	and Keough plans with participants other than the account owner and spouse, or partners and their spouses)	Home Equity Line of Credit	and annuity** positions shown on Linked CGMI Account statements	
Day-to-Day Savings		Home Equity Loan		
Money Market Accounts		Checking Plus*		
Certificates of Deposit		Checking Plus* (variable rate)		
Market Rate Account		Ready Credit®		
Market Rate Plus Account		Preferred Line Preferred Loan		
		Mortgage		

* Citibank MasterCard and Visa credit cards are issued by Citibank (South Dakota), N.A.

** Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

Linked Loans and Lines of Credit Balances

When considering loan and line of credit balances for combined balance calculations, the outstanding principal balance will be recognized – not the amount of the original loan or the total approved credit line. With your Citibank MasterCard and Visa credit cards, your combined balance will include any current purchases and cash advances as well as any unpaid previous balances. Your combined balances do not include: balances in delinquent accounts; balances that exceed your approved credit limit for any line of credit or credit card; or outstanding balances in any line of credit or credit card account that is no longer open.

The following combined average monthly balance ranges have been established for the Citigold® Account Package. Your combined monthly balance range will be determined by computing an average of your monthly balances for your linked accounts during the prior calendar month.

Monthly maintenance fees are applied only to accounts with a combined average monthly balance range under the specified limits starting two (2) months after account opening. Maintenance fees assessed will appear as a charge on your next statement.

Combined Average Monthly Balance Range*	Monthly Maintenance Fee	Non-Citibank ATM Fee†**	Per Check Fee
\$0 - \$99,999.99	\$25.00	None	None
\$100,000 or more (excluding 1st mortgage)	None	None	None
\$250,000 or more (including 1st mortgage)	None	None	None

* Combined average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-ELEVEN® stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-ELEVEN® is a registered trademark of 7-Eleven, Inc.

** Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Household Linking

If you have linked your Citigold® Account Package within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citigold® Account Package) to determine the combined average monthly balance range ("combined household balance") for purposes of determining your Citigold® Account Package monthly maintenance fee. For the calendar months where the combined household balance equals or exceeds the Citigold® Account Package requirement for eliminating monthly maintenance fees, you will not be charged a monthly maintenance fee for your Citigold® Account Package in your next monthly statement. For additional information about household linking, please see the section of this Marketplace Addendum titled "Household Linking of Account Packages".

Fees

Monthly maintenance fees when owed, will be deducted from your checking account and will appear on your next monthly statement. If you close your checking account, these fees will be deducted from accounts in the order displayed below, depending on the combination of linked components you have in your Citigold® Account Package:

- Money market account (generally, in the order of first money market account opened); or
- Day-to-Day Savings account (generally, if no money market account, in the order of first opened Day-to-Day Savings account).

Special Circumstances

If a checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. Check images can be included upon request. You must speak to a Customer Service Representative in order to sign up for this service. You can view and print copies of checks presented within the past 12 months on www.CitibankOnline.com. If you need a copy of a cancelled check you may request a photocopy by calling CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch. Please refer to "Service Fees and Charges for All Accounts" in this Addendum for applicable fees.

Reimbursement of Other Bank ATM Fees

Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. In any statement period, the first six (6) times that you use another bank's ATMs to conduct an ATM transaction from your Citibank deposit accounts you will receive reimbursement from Citibank for up to \$5.00 per transaction each statement period, if you meet one of the following criteria:

#1: Your Citigold® Account Package had a combined balance range of \$500,000 or more for the calendar month prior to the ATM transaction;

OR

#2: Your Citigold® Account Package was opened via Citibank® Online and, as of three (3) months after establishing your banking relationship online, your mailing address is outside a county where Citibank operates a Citibank branch;

OR

#3: Your Citigold® Account Package was opened in a Citibank branch in Delaware/Massachusetts/Pennsylvania or via Citibank® Online, CitiPhone Banking® or Citigold® Services and your account address at the time of account opening was in Delaware/Massachusetts/Pennsylvania.

The following packages are available only to customers who opened an Access Account Package or Citibank Everything Counts® Package on or before July 1, 2009:

Access Account Package

Package Features

The Access Account Package contains a Regular Checking account that does not offer a check writing feature and is designed as a standalone account package. With one low monthly fee you can utilize the benefits of a Regular Checking account, such as electronic bill payment, Citibank® Banking Card with the MasterCard® logo, and Citibank® Global Transfer Service. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can be linked to your checking account package.

Minimum Opening Deposit

There is a \$50 minimum deposit required to open a Regular Checking account in the Access Account Package.

When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of "Business Day") will be credited to your account that day. However, there may be a delay before these funds are available for your use.

See the "Funds Availability at Citibank" section of this Marketplace Addendum for more information.

Household Linking

The Access Account Package is a standalone package. Balances from other packages in the household are not used to offset monthly fees. Balances from accounts in an Access Account Package can contribute to the combined average monthly balances of a household that has another Citibank account package to avoid monthly maintenance fees in that package, except for a Basic Banking or Access Account Package. For additional information about household linking, please see the section of this Marketplace Addendum titled "Household Linking of Account Packages".

Access Account Fees

Monthly Maintenance Fee	Non-Citibank ATM Fee*
\$3.00	\$1.50 per withdrawal

[†] Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts *fee-free* at ATMs at participating 7-ELEVEN® stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-ELEVEN® is a registered trademark of 7-Eleven, Inc.

* Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Fees

Monthly maintenance and non-Citibank ATM fees, when owed, will be deducted from your checking account and will appear on your next monthly statement.

Special Circumstances

If a Regular Checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are

changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

Citibank Everything Counts® Package

Package Features

The Citibank Everything Counts® Package provides premier banking services with access to brokerage products and services through Citigroup Global Markets Inc.* including:

- Online stock trading and mutual fund trading status;
- Online access to your order and positions;
- Gold Citibank ATM card;
- Free checkbook orders; and
- No fee for stop payments, official checks, traveler's checks and money orders.

* Investment products and services are provided through Citigroup Global Markets Inc., member SIPC. Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc.

SECURITIES:

- NOT FDIC INSURED
- NO BANK GUARANTEE
- MAY LOSE VALUE

The Citibank Everything Counts® Package consists of at least one of these component accounts: Regular Checking, Interest Checking, Day-to-Day Savings, money market, or certificates of deposit. Only one checking account can be included in any Citibank Everything Counts® Package. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can be linked to the checking account. For additional information about the various accounts in this package, please see the sections of this Marketplace Addendum titled "Information About Specific Accounts".

Minimum Opening Deposit

There is a \$100 minimum deposit required to open a checking account in a Citibank Everything Counts® Package. Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all other accounts that may be included in this account package.

When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of "Business Day") will be credited to your account that day. However, there may be a delay before these funds are available for your use.

See the "Funds Availability at Citibank" section of this Marketplace Addendum for more information.

COMBINED AVERAGE BALANCES FOR FEES AND CHARGES

Linked Accounts

Combined average balances in the linked accounts within your Citibank Everything Counts® Package for the calendar month prior to the last Business Day of your monthly statement period will determine whether or not your Citibank Everything Counts® Package will be charged monthly maintenance fees, non-Citibank ATM fees, per check fees or staff assisted bill payment fees on your next monthly statement.